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## INTERIM STUDY COMMITTEE ON MORTGAGE LENDING PRACTICES AND HOME LOAN FORECLOSURES

LSA Staff:

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Authority: P.L. 230-2007 (HEA 1717-2007)

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Meeting Date: September 13, 2007  
Meeting Time: 10:00 A.M.  
Meeting Place: State House, 200 W. Washington St., Senate Chambers  
Meeting City: Indianapolis, Indiana  
Meeting Number: 2

### REVISED MEETING AGENDA

#### (1) Mortgage fraud:

**(A) Defining the scope of the mortgage fraud problem:** David Miller, Legislative Consultant, Office of the Attorney General.

**(B) Enforcement of mortgage lending laws:** Gabrielle Owens, Deputy Attorney General and Director, Homeowner Protection Unit, Office of the Attorney General.

**(C) Proposed legislation:** Matt Light, Deputy Attorney General, Consumer Protection Division, Office of the Attorney General.

**(D) Prosecuting complicated mortgage fraud schemes:** Donna Eide, former Assistant United States Attorney, Southern District of Indiana and Co-Chair, Indiana Mortgage Fraud and Foreclosure Prevention Task Force.

**(E) Additional legislative solutions:** Gary Avery, Vice President, First Republic Mortgage Corporation and Co-Chair, Indiana Mortgage Fraud and Foreclosure Prevention Task Force.

#### (2) Regulation of lenders, brokers, originators, settlement service providers, and appraisers:

August 31, 2007

- (A) Current regulation of loan brokers:** O. Wayne Davis, Securities Commissioner, Office of the Indiana Secretary of State.
- (B) Current regulation of state-chartered financial institutions:** Judith Ripley, Commissioner, Department of Financial Institutions.
- (C) Current regulation of title insurance producers:** Carol Mihalik, Chief Deputy, Consumer Protection Unit, Indiana Department of Insurance.
- (D) Current regulation of real estate appraisers:** Wade Lowhorn, Deputy Director, Indiana Professional Licensing Agency; David Miller/Gabrielle Owens, Office of the Attorney General.
- (E) Argument for centralized regulation:** Donna Eide and Gary Avery.

**(3) Discussion by Committee and adjournment.**

**Note:** The meeting will likely last all day, with a short break after the first listed topic, followed by presentation of the second listed topic over a working lunch.